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Negotiable Paper Act

New Law in Effect Relating to Commercial Papers.

Mississippi's new negotiable instruments act went into effect July 6, and is now a part and parcel of the laws of the commonwealth.

The new chapter on negotiable instruments is one of the longest enacted at the recent legislative session, makes some radical changes in the old law applicable to commercial paper.

For instance here's something that will be sad news to the fellows who are not prompt in meeting their notes on the date when due:

Suppose you owe Bill Smith \$100 and have given your note in payment for same, payable tomorrow morning.

If Bill knows you have money on deposit in the bank he's not going to worry about whether you are going to pay that \$100 note. Not a bit of it. Bill will simply take that note to the bank and have it cashed, just like it was a check. The bank is compelled to pay it out of the funds you have on deposit, providing they are sufficient to cancel the principal and interest.

Another effect of the new law will be to require banking institutions to close at noon hour on Saturday.

The negotiable instruments act was framed by State Senator Murray, of Warren county. Its purpose is to make the Mississippi laws relative to all forms of commercial paper conform to the uniform negotiable instruments statutes of other states. All states in the Union, with but two or three exceptions, have enacted this law.

Here are some of the provisions of the new law that should be carefully studied by all business men:

"Every negotiable instrument is payable at the time fixed herein without grace. When the day of maturity falls on Sunday or a holiday, the instrument is payable on the next succeeding business day. Instruments falling due or becoming payable on Saturday are to be presented for payment on the next succeeding business day, except that instruments payable on demand may at the option of the holder, be presented before 12 o'clock noon on Saturday when that entire day is not a holiday.

"An instrument is payable on demand where it is expressed to be payable on demand, or at sight, or on presentation, or in which no time for payment is expressed."

Notes do not bear three days of grace. Sight and demand drafts may not be accepted as such; they will bear only such grace as they specify for example, "One day after sight," "At three days sight."

When a draft payable after sight or a note falls due on Sunday or a holiday it is payable on the next business day following; and when due on Saturday the payer has the option of deferring payment until Monday (or, if Monday is a holiday until the next business day following), but this option in regard to paper maturing on Saturday does not apply to demand drafts presented before 12 o'clock that day.

"The drawee is allowed twenty-four hours after presentment in which to decide whether or not he will accept the bill (of exchange), but the acceptance given dates as of the day of presentation."

This applies to drafts payable after sight, not to drafts payable on demand. If the draft is presented on the 8th of the month, say, the person on whom it is drawn may wait until the 9th to decide whether he will accept it, but if he accepts it after this delay his acceptance must be dated as the 8th.

"Where the instrument is made payable at a bank it is equivalent to an order to the bank to pay the same for the account of the principal debtor thereon."

That is, if a person signs a note in favor of another person (or firm or organization) and makes it payable at the bank where he keeps his account, the holder of the note may present it at the bank named on due date and if the person who signed the note has sufficient funds and has not given a stop payment order the bank must pay the note and charge it to his (the signer's account), and it is not required to obtain his consent before doing so.

"Where the instrument contains or the person adds to his signature words indicating that he signs for or on behalf of a principal, or in a representative capacity, he is not liable on the instrument if he was duly authorized, but the more additions of words describing him as agent, or as filling a representative character, without disclosing his principal, does not exempt him from personal liability."

A bona fide agent or representative is not personally liable on an instrument he signs, but if a person signs as agent in an attempt to evade personal liability and can not prove that he signed for a principal under due authority, he is personally liable.

"Where an instrument containing the words 'I promise to pay' is signed by two or more persons, they are deemed to be jointly and severally liable thereon."

"An accommodation party is one who has signed the instrument as maker, drawer, acceptor or endorser, without receiving value therefor, and for the purpose of lending his name to some other person. Such a person is liable on the instrument to a holder for value, notwithstanding such holder at the time of taking the instrument knew him to be only an accommodation party."

"Where there is a conflict between the written and printed provisions of the instrument the written provision prevails."

"Where the sum payable is expressed in words and also in figures and there is a discrepancy between the two the sum denoted by the words is the sum payable, but if the words are ambiguous or uncertain reference may be had to the figures to fix the amount."—Yazoo Sentinel.

Some Shakespeare Statistics.

There are 106,007 lines in Shakespeare and 814,780 words. The longest play is "Hamlet". It has 3,930 lines.

The shortest is the "Comedy of Errors," with 1,777 lines.

The number of characters is 1,277, of which 157 are females. The longest part of any character is that of Hamlet, who has 11,610 words to deliver.

The part with the longest word in it is that of Costard in "Love's Labor Lost," who tells Moth that he is "not so long by the head of honorificabilitudinitatibus."—Richmond Times Dispatch.

Some Little Bug.

On April 22nd, Mr. Monroe, a member of Congress from Pennsylvania, in making a speech supporting a resolution for an appropriation for investigation of insects affecting field crops, etc., used as an argument the following verses attributed to Mr. Roy Atwell, a comedian who surely has given deep thought to the subject of bugs:

In these days of indigestion, It is an ofttime question

As to what to eat and what to leave alone,

For each microbe and bacillus Has a different way to kill us,

And in time they always claim us for their own.

There are germs of every kind In and food that you can find,

In the market or the bill of fare

Drinking water is just as risky, As the so-called deadly whiskey

And its often a mistake to breathe the air.

Some little bug is going to find you some day,

Some little bug will creep behind you some day,

Then he'll send for his bug friends

And all your earthly troubles end

Some little bug is going to find you some day.

The inviting green cucumber, Gets 'most everybody's number,

While the green corn has a system of its own,

Though a radish seems nutritious,

Its behaviour is quite vicious,

And the doctor will be coming to your home.

Eating lobster cooked or plain, Is only fighting with ptomaine,

While an oyster sometimes has a lot to say,

But the clams we eat in chowder

Make the angels chant the louder,

For they know that we'll be with them right away.

Take a slice of nice fried onion And you're fit for Dr. Munion;

Apple dumpling kill you quicker than a train.

Chew a cheesy midnight "rabbit"

And a grave you'll soon inhabit—

Ah, to eat at all is such a foolish game.

Eating huckleberry pie Is a pleasing way to die,

While sauerkraut brings on softening of the brain.

When you eat banana fritters The undertaker titters

And the casket makers nearly go insane.

Some little bug is going to find you some day,

Some little bug will creep behind you some day,

With a nervous little quiver, He'll give cirrhosis of the liver,

Some little bug is going to find you some day.

When cold storage vaults I visit, I can only say why is it,

Poor mortals fill their systems with such stuff?

Now for breakfast prunes are dandy

If a stomach pump is handy,

And your doctor can be found quite soon enough!

Eat a plate of fine pig's knuckles And the headstone cutter chuckles,

While the grave digger makes a note upon his cuff.

Eat that lowly red bologna, And you'll wear a wooden kimono,

As your relatives start scrap-pin' about your stuff.

Some little bug is going to find you some day,

Some little bug will creep behind you some day,

Eating juicy sliced pineapple, Makes the sexton dust the chapel,

Some little bug is going to find you some day.

Luscious grapes breed 'pendicitis,

And the juice leads to gastritis,

To there's only death to greet us either way,

And fried liver's nice, but mind you,

Friends will soon ride slow behind you—

And the papers then will have nice things to say.

Some little bug is going to find you some day,

Some little bug will creep behind you some day,

Eat some sauce they call it chilli,

On your breast they'll place a lily,

Some little bug is going to find you some day.

Infantile Paralysis in Miss.

Dr. Walley, has sent out the following letter to all county health officers:-

July 15, 1916.

My Dear Doctor:-

Infantile paralysis has been reported in a number of counties, in a few counties, several cases, and this is to call your attention to the fact that in each instance, rigid quarantine should be carried out in the home where a case of this disease appears.

Inasmuch as we are not at present positive how this disease is transmitted, and since we cannot give specific instructions to prevent the spread of the same, it is important that every sanitary precaution be used, in order that we may be able to protect the health of the people from the spread of this malady.

It is claimed by some investigators that the disease is spread by the stable fly, others claim it is spread by the common housefly, and some few, that the disease is contagious, gaining entrance through the nose and mouth. The work of sanitation is most important, including strict isolation, protection of the patient from flies and other insects, by thoroughly screening the room, the use of mosquito nets or both. Strict care in the handling and preparation of foods for not only the patient but those exposed to the disease, the utmost care being used in preventing gatherings, such as attending parties, picnics, schools, and Sunday school, church or any congregation of people that might cause the spread of the disease.

Of course, you understand that it is practically impossible to establish a county or town quarantine, but each house should be placarded or put up a flag so that the public would understand that this disease was in the home.

We are mailing this letter to each County Health Officer in the state. Of course you understand if you have no paralysis in your county, that this letter will put you on your guard, and if there are any cases in your county, now, or should any develop in the future, we would like to ask that you report to this office daily, such cases. This is important, in as much as we are anxious to keep up with the situation.

With best wishes, I am,
Cordially yours,
Willis Walley, M. D.,
Assistant Secretary.

How to Guard Your Children Against Infantile Paralysis

By Dr. Leonard Keene Hirshberg, A. B., M. A., M. D., (John-Hopkins University)

The unhappy epidemic of infantile paralysis of 1907 resulted in important investigations by Prof. Flexner and his colleague Dr. Noguchi of the Rockefeller Institute, and these, in turn, brought about the discovery by them of an exceedingly small germ which causes the paralysis.

This dread scourge of children is due to disease spots in the fore-part of the spinal cord. The germ grows out of contact with oxygen, and can be detected only by the ultra-microscope. The germ has been isolated from other germs, and Dr. Noguchi has succeeded in growing it, so that in large colonies it can be seen and studied.

Dr. Flexner obtained pure cultures of the germ from the nasal discharge of children who had the disease and with these has reproduced it in monkeys.

The next step to be taken will be to find a serum or vaccine which will immunize those who may be exposed to the disease or those who have come down with it. The germ, present in the fluids of the nose, is carried by certain individuals, especially adults, who are immunized, like carriers of typhoid or diphtheria, and distribute the distemper to those who are not immune, especially children under ten years of age.

IS EASILY "CAUGHT"

The transference takes place by the hands, by handkerchiefs or otherwise to the nasal mucous membrane of those who are sensitive. It gets into the lymph or blood and is finally localized or deposited in the "cells" of the anterior portion of the gray matter of the spinal cord. There it develops and produces the disease of which the chief symptoms are paralysis of the muscles of the extremities. One arm and one leg, both arms and both legs, or only one muscle or group of muscles may be involved.

Beginning suddenly with fever, restlessness, sometimes vomiting or convulsions, more or less delirium and other vague symptoms, no diagnosis is possible until a day or so have elapsed. Even other parts may be affected, and in the worst instance the child may die in a few days. Sometimes, the onset is even more sudden, and a child, well on going to bed, is found paralyzed in the morning. Considerable improvement often takes place, though slowly. Diminution of strength and restricted use of the limbs may remain through life.

The epidemic which is now prevalent in New York and the vicinity is much more severe and is attended with heavier mortality than the epidemic of 1907. The latter, however, was particularly memorable because it was followed by investigations which led to the discovery of the microbe.

ISOLATION BEST PREVENTION

The disease is extremely infectious and contagious, particularly in the homes of the careless and stovely. For this reason the victim should be quarantined for at least six weeks.

This is also the reason why it is best that children should not gather in crowds, street cars, playgrounds, libraries, resorts,

churches or schools, for there may be carriers there who may have the disease without the symptoms as yet.

When a child is attacked, isolation is the first means by which to protect others.

There may be no pain at all, or it may be mild or severe. However, when pain is present it may be eased with sedatives, with heat or perhaps with gentle massage. The two most important factors in treatment are simple food, especially hot or cold milk, and rest, complete rest.

The patient must be kept absolutely quiet, if possible, to give the spinal marrow a chance to recuperate. While some instances are mild and give comparatively little trouble, some are severe and result in more or less extensive paralysis. Some of the paralyzed muscles often regain their vitality and some may remain permanently helpless.

Infantile paralysis is a disease of warm weather. Its dangers will not be passed until cold weather, consequently parents must be very watchful all summer.

At the first signs of fever or crossness, summon a doctor. Do not be like your aunts and grandmothers and blame anything on "teething" or "worms."

Calomel Makes You Sick, Ugh!

"Dodson's Liver Tone" better than calomel and can not salivate.

Calomel loses you a day. You know what calomel is. It's mercury: quicksilver. Calomel is dangerous. It crashes into your bile like dynamite, cramping and sickening you. Calomel attacks the bones and should never be put into the system.

When you feel bilious, sluggish, constipated and all knocked out and believe you need a dose of dangerous calomel just remember that your druggist sells for 50c a large bottle of Dodson's Liver Tone, which is entirely vegetable and pleasant to take and is a perfect substitute for calomel. It is guaranteed to start your liver without stirring you up inside, and can not salivate.

Don't take calomel! It makes you sick the next day; it loses you a day's work. Dodson's Liver Tone straightens you right up and you feel great. Give it to children because it is perfectly harmless and doesn't gripe. adv

Original "Canary Birds." Canary birds came originally from the Canary islands, and were not yellow, but olive green.

Children Cry FOR FLETCHER'S CASTORIA

It Is Imperative

that you keep a bottle of Mississippi Diarrhoea Cordial in your medicine chest. In constant use for fifty years. Price 25c and 50c. adv.

Cheap Cleansing Powder. If short of cleansing powder, use a cloth soaped and dipped in coal ashes. This will be found an excellent and economical way of removing stains from pots and pans.

The Strong Withstand the Heat of Summer Better Than the Weak. Old people who are feeble, and younger people who are weak, will be strengthened and enabled to go through the depressing heat of summer by taking regularly Grove's Tasteless Chili Tonic. It purifies and enriches the blood and builds up the whole system. 50c.